

# Contractors Professional

General Contractors, Artisan Contractors, and At-Risk Construction Managers require coverage that is tailored to their specialties while also bridging the gaps of their general liability coverage.

## What's at Risk

The complexities of responsibilities and project delivery methods of design and construction firms increases the need for specialized coverage. Today's contractors face professional risks related to design, delivery and hiring of subcontractors, as well as potential pollution liability resulting from their construction activities, and losses arising from subcontracted design professionals. All while also navigating potential faulty workmanship gaps in General Liability coverage.

## Our Solution

Admiral Contractor Professional Liability is a modular policy form tailored specifically to General Contractors, Artisan Contractors and At-Risk Construction Management firms. Our a-la carte solution offers a unique approach to our policyholder's needs.

## The Admiral<sup>®</sup> Advantage

Admiral Insurance is a full-line specialty operation offering a broad spectrum of commercial casualty and professional liability insurance products. Since 1979, Admiral has been a member company of W.R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company.

\*A.M. Best 2025 Financial Strength Rating

*The partnership you want,  
the advantage you need.*

See our Contractors Professional coverage capabilities, classes and availability >>

# Contractors Professional

## Coverage Capabilities

- Limits of liability up to \$3M (Flexible deductibles)
- 80/20 Hammer
- Waiver of Subrogation
- Broad definition of Professional Services
- Innocent Insured and Final Adjudication
- Blanket AI - Pollution
- Multi-year extended reporting period options
- Coverage options include:
  - Professional Liability
  - Contractor Pollution
  - Cyber Liability
  - Media Liability
  - Faulty workmanship
  - Protective indemnity
- Supplementary coverages: Pre-Claim assistance, Admin Actions, Disciplinary Proceeding, Rectification, Subpoena, Court Attendance, Emergency Pollution Response, Crisis Management

## Sample Classes

### We are only considering commercial risks

- **General Contractors**
  - Design and build contractors, general contractors
- **Artisan Contractors**
  - Carpenters, electricians, HVAC, Masonry, and other specialty trades
- **At Risk Construction Managers**

## Risk Management & Loss Control Support

(free for all policy holders)

### Services provided by SmartRisk include:

- Loss Prevention Assistance
- Contract review services
- Online risk management resource center
- Newsletters, alerts & webinars
- [Hotlink](#)

## Contact Your Local Branch

### Atlanta, GA

770.476.1561

professionalatl@admiralins.com

### Austin, TX

512.795.0766

proftx@admiralins.com

### Moorestown, NJ

856.429.9200

profnj@admiralins.com

### Seattle, WA

206.467.6511

profwa@admiralins.com

# Admiral

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[Admiralins.com](http://Admiralins.com)

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